

**LEE M. PERLMAN
ATTORNEY AT LAW
1926 Greentree Rd, Suite 100
Cherry Hill, NJ 08003
(856) 751-4224
ATTORNEY FOR DEBTOR, AMANDA L. ALLEN**

AMANDA L. ALLEN

Debtor

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
CASE NO.: 08-23639 RG

AMANDA L. ALLEN

Plaintiff/Debtor

vs.

ROBERT WOOD JOHNSON
UNIVERSITY HOSPITAL AT RAHWAY

&

CCI INC.

Defendant(s)

AP NO.:

ADVERSARY COMPLAINT

I. INTRODUCTION

1. This is an action for damages brought by an individual consumer for Defendant's violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et seq. (hereafter FDCPA).
2. This is an action for damages brought by an individual consumer for Defendants' contempt of the Order Discharging the Plaintiff pursuant to 11 U.S.C. § 105(a).

II. JURISDICTION

3. The Plaintiff filed this Chapter 7 case on July 22, 2008. This Court has jurisdiction over the adversary proceeding pursuant to 28 U.S.C. § 157 and 1334. This adversary proceeding is a core proceeding. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d), 28 U.S.C. § 1337, and supplemental jurisdiction exists for state law claims pursuant to 28 U.S.C. § 1337.

III. PARTIES

4. The Plaintiff is a natural person residing at 1291 Fulton St., Rahway, NJ 07065.

5. The Defendant, CCI Inc. (hereafter "CCI"), is a corporation or other business entity engaged in the business of collecting debts in the State of New Jersey with a place of business located at 239 New Rd, Suite A-322, Parsippany, NJ 07054. The principal purpose of Defendant's business is the collection of debts using the mail and telephones. Defendant regularly attempts to collect debts alleged to be due another.

6. The Defendant, Robert Wood Johnson University Hospital at Rahway (hereafter "RWJ"), is a corporation or other business entity engaged in the business of providing healthcare services in the State of New Jersey with an address of 856 Stone Street, Rahway, NJ 07065 and a mailing address of P.O. Box 1515, Elizabeth, NJ 07207.

7. Steven P. Kartzman is the duly appointed Chapter 7 Trustee in this case with an address of 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950. Although not a party to this action, the Trustee is a party in interest and will receive notice of the adversary proceeding.

IV. FACTUAL ALLEGATIONS

8. The Plaintiff's Chapter 7 case was commenced by filing a voluntary petition with the Clerk of this Court on July 22, 2008.

9. At the time, the Plaintiff included RWJU in her "Schedule F" three times as an unsecured creditor for the accounts numbered 105108850, 104359728, and 104828809. A copy of the Plaintiff's "Schedule F" is attached as Exhibit "A".

10. The RWJU received notice from the Bankruptcy Noticing Center on July 26, 2008, that the Plaintiff had filed a voluntary Chapter 7 bankruptcy petition. See attached Notice of Bankruptcy and Certificate of Service as Exhibit "B".

11. Subsequently, on October 31, 2008 the Bankruptcy Court entered an Order discharging the Plaintiff's case in this matter. Attached, as Exhibit "C" is a copy of such Order, along with the BNC Certificate of Service listing RWJU as a creditor.

12. On or around November 12, 2008, the Plaintiff received three collection letters from CCI attempting to collect for RWJU on the Plaintiff's accounts numbered 105108850, 104828809, and a third account. Two of these accounts were listed in the Plaintiff's "Schedule F". Copies of the collection letters are attached as Exhibit "D".

13. On or around January 8, 2009, the Plaintiff received two collection notices from CCI attempting to collect a debt for RWJU. The accounts numbered 105108850, 104828809. This notice listed RWJU as the original/previous creditor. The Debtor's "Schedule F" includes RWJU with exactly the same account number and amount as the account CCI was trying to collect. A copy of the collection notice dated January 8, 2009, is attached as Exhibit "E".

14. On or around April 20, 2009, the Plaintiff received a notification from RWJU that CCI was no longer collecting its debts and that all future payments should be made to RWJU. A copy of the notice is attached as Exhibit "F".

15. The Plaintiff alleges that RWJU received notice of the filing of her bankruptcy petition by including them as an unsecured creditor.

16. The Plaintiff further alleges that RWJU retained CCI to collect a debt included in this bankruptcy on its behalf.

17. The Plaintiff also alleges that CCI knew, or should have known that the debt they were collecting on behalf of RWJU was discharged.

18. The attempted collection of these discharged debts hinders the Plaintiff's ability to obtain the "fresh start" afforded through bankruptcy.

V. FIRST CLAIM FOR RELIEF

19. Plaintiff incorporates herein by reference each and every allegation contained in paragraphs one (1) through eighteen (18) as though set forth herein at length.

20. Defendant, CCI violated the FDCPA. Defendant's violations include, but are not limited to, the following:

- a. Defendant violated the FDCPA by using prohibited communication practices by communicating directly with the Plaintiff with the knowledge that she did not want to be contacted directly and communicated with her knowing she was represented by an attorney. Thus violating 15 U.S.C. § 1692c(a)(2).
- b. Defendant violated the FDCPA by failing to represent the legal status of the Plaintiff's debt as discharged in her Chapter 7 Bankruptcy in violation of 15 U.S.C. § 1692e(2).
- c. Defendant violated the FDCPA by attempting to collect any amount not authorized by the agreement creating the debt or permitted by law. Thus violating 15 U.S.C. § 1692f(1).

21. As a result of the above violations of the FDCPA, the Defendant is liable to the Plaintiff in the sum of the Plaintiff's actual damages, statutory damages, and costs and attorney fees.

VI. SECOND CLAIM FOR RELIEF

22. Plaintiff incorporates herein by reference each and every allegation contained in paragraphs one (1) through twenty-one (21) as though set forth herein at length.

23. Defendants, RWJU and CCI's actions constitute a violation of the Order Discharging the Plaintiff thereby violating 11 U.S.C. § 105(a) of the United States Bankruptcy Code.

24. As a result of the above contempt of the Discharge Injunction Order, the Defendants are liable to the Plaintiff in the sum of the Plaintiff's actual damages, statutory damages, punitive damages, and costs and attorney fees.

WHEREFORE, Plaintiff respectfully prays that judgment be entered against Defendants in the amount of:

- a. actual damages;
- b. statutory damages pursuant to 15 U.S.C. § 1692(k);
- c. costs and reasonable attorney's fees;
- d. for such other and further relief as may be just and proper.

June 15, 2009
DATE

/s/ Lee M. Perlman
LEE M. PERLMAN, ESQUIRE

Exhibit A

B6F (Official Form 6F) (12/07) - Cont.

IN RE Allen, Amanda L.

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODETOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. 783538; P25-243981 Radiology Associates PA PO Box 828050 Philadelphia, PA 19182-8050		2005; Collection account			714.00
ACCOUNT NO. Michael Harrison, Esquire 3155 State Route 10 Ste 214 Denville, NJ 07834-3430		Assignee or other notification for: Radiology Associates PA			
ACCOUNT NO. 37180874 Raritan Bay Medical Center RHG PO Box 48071 Newark, NJ 07101-4871		2006; Medical bills			949.00
ACCOUNT NO. 105108850 Robert Wood Johnson Univ Hospital PO Box 2601 New Brunswick, NJ 08903-2601		2006; Medical bills			650.00
ACCOUNT NO. Computer Credit, Inc. PO Box 5238 Winston Salem, NC 27113-5238		Assignee or other notification for: Robert Wood Johnson Univ Hospital			
ACCOUNT NO. Raritan Valley Collection Agency PO Box 6555 Edison, NJ 08818-6555		Assignee or other notification for: Robert Wood Johnson Univ Hospital			
ACCOUNT NO. 104359728 RWJUH At Rahway PO Box 1515 Elizabeth, NJ 07207		2005; Medical bills			447.00
Sheet no. <u>3</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$	2,760.00
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	

B6F (Official Form 6F) (12/07) - Cont.

IN RE Allen, Amanda L.

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Raritan Valley Collection Agency PO Box 6383 Edison, NJ 08818		Assignee or other notification for: RWJUH At Rahway				
ACCOUNT NO. 104828809 RWJUH At Rahway PO Box 1515 Elizabeth, NJ 07207		2006; Medical bills				6,946.00
ACCOUNT NO. 050906-01 The New York, Susquehanna & West Rail Co 1 Railroad Ave Cooperstown, NY 13326		2005; Collection account L-4462-06				15,655.33
ACCOUNT NO. Capehart Scatchard 8000 Midlantic Dr Ste 300S Mount Laurel, NJ 08054		Assignee or other notification for: The New York, Susquehanna & West Rail Co				
ACCOUNT NO. 6553542 TMobile PO Box 742596 Cincinnati, OH 45274-2596		2006; Collection account				1,089.00
ACCOUNT NO. Amsher Coll 600 Beacon Pkwy We Suite 300 Birmingham, AL 35209		Assignee or other notification for: TMobile				
ACCOUNT NO. 1504091 Toyota Motor Credit 4 Gatehall Dr Ste 350 Parsippany, NJ 07054-4518		2005; Collection account 70402962171890001				14,197.03
Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$	37,887.36	
			Total			
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			
				\$		

Exhibit B

Case 08-23639-RG Doc 4 Filed 07/26/08 Entered 07/27/08 00:53:09 Desc Imaged
Certificate of Service Page 1 of 4

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number 08-23639-RG

**UNITED STATES BANKRUPTCY COURT
DISTRICT of District of New Jersey**

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/22/08.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.
NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amanda L. Allen
1291 Fulton St
Rahway, NJ 07065

Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-1955 (Amanda L. Allen)	United States Bankruptcy Judge: Honorable Rosemary Gambardella
Attorney for Debtor(s) (name and address): Lee Martin Perlman Lee M. Perlman 8 Ranoldo Terrace Suite 300 Cherry Hill, NJ 08034 Telephone number: (856) 429-2449	Trustee: Steven P. Kartzman Mellinger, Sanders & Kartzman 101 Gibraltar Drive Suite 2F Morris Plains, NJ 07950 Telephone number: (973) 267-0220 The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

Meeting of Creditors:

Date: August 14, 2008

Time: 11:30 AM

Location: Office of the US Trustee, Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be received by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
10/14/08

Deadline to Object to Exemptions:

Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102
Telephone number: 973-645-4764

For the Court:

Clerk of the Bankruptcy Court:
James J. Waldron

Business Hours:
8:30 AM - 4:00 p.m., Monday - Friday (except holidays)

Date: 7/24/08

BAE SYSTEMS 39-RG Doc 4 Filed 07/26/08 Entered 07/27/08 00:53:09 Desc Imaged
Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0312-2 User: iviegas Page 1 of 1 Date Rcvd: Jul 24, 2008
Case: 08-23639 Form ID: b9a Total Served: 36

The following entities were served by first class mail on Jul 26, 2008.

db +Amanda L. Allen, 1291 Fulton St, Rahway, NJ 07065-3922
aty +Lee Martin Perlman, Lee M. Perlman, 8 Ranoldo Terrace, Suite 300,
Cherry Hill, NJ 08034-2112
tr +Steven P. Kartzman, Mellinger, Sanders & Kartzman, 101 Gibraltar Drive, Suite 2F,
Morris Plains, NJ 07950-1287
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,
Newark, NJ 07102-5235
508929649 +Amsher Coll, 600 Beacon Pkwy We Suite 300, Birmingham, AL 35209-3114
508929650 +Bavview Emergency Associates, 66 W Gilbert St, Tinton Falls, NJ 07701-4947
508929651 +Capehart Scatchard, 8000 Midlantic Dr Ste 300S, Mount Laurel, NJ 08054-1543
508929652 +Cmptnrs/kean College, PO Box 3176, Winston Salem, NC 27102-3176
508929653 +Collection Company Of America, PO Box 329, Norwell, MA 02061-0329
508929654 +Computer Credit, Inc., PO Box 5238, Winston Salem, NC 27113-5238
508929655 +Cortiva Institute, Attn: General Revenue Corporation, PO Box 495999,
Cincinnati, OH 45249-5999
508929657 +EMA Recovery Services, PO Box 3129, Secaucus, NJ 07096-3129
508929658 +Eastern Emergency Physicians, PO Box 41711, Philadelphia, PA 19101-1711
508929659 +Equifax, PO Box 740256, Atlanta, GA 30374-0256
508929660 +Experian, PO Box 9701, Allen, TX 75013-9701
508929661 +Hogarth Emergency Physicians, PO Box 13039, Philadelphia, PA 19101-3039
508929662 +Kean University, Student Accounting Office, 1000 Morris Ave, Union, NJ 07083-7133
508929663 Michael Harrison, Esquire, 3155 State Route 10 Ste 214, Denville, NJ 07834-3430
508929664 Nco- Medclr, PO Box 41567, Philadelphia, PA 19101
508929665 +Newton Memorial Hospital, PO Box 3129, Secaucus, NJ 07096-3129
508929666 +OSI Collection Services, Inc., PO Box 987, Brookfield, WI 53008-0987
508929674 +RWJUH At Rahway, PO Box 1515, Elizabeth, NJ 07207-1515
508929667 +Radiology Assoc Of NJ, 241 Newton Sparta Rd, Newton, NJ 07860-2771
508929668 Radiology Associates PA, PO Box 828050, Philadelphia, PA 19182-8050
508929669 Raritan Bay Medical Center RHG, PO Box 48071, Newark, NJ 07101-4871
508929670 +Raritan Valley Collection Agency, PO Box 6383, Edison, NJ 08818-6383
508929671 Raritan Valley Collection Agency, PO Box 6555, Edison, NJ 08818-6555
508929672 +Remex Inc, 322 Wall St, Princeton, NJ 08540-1515
508929673 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603
508929674 Robert Wood Johnson Univ Hospital, PO Box 2601, New Brunswick, NJ 08903-2601
508929675 TMobile, PO Box 742596, Cincinnati, OH 45274-2596
508929676 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
508929677 (address filed with court: Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054)
508929678 +The New York, Susquehanna & West Rail Co, 1 Railroad Ave, Cooperstown, NY 13326-1110
508929680 Tiburon Financial LLC, PO Box 770, Boys Town, NE 68010-0770
508929680 Transunion, PO Box 2000, Crum Lynne, PA 19022-2002

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

508929679* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054-4518)

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.R.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2008

Signature:

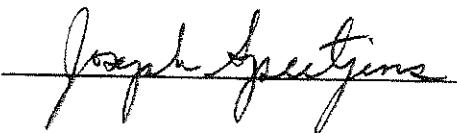


Exhibit C

Case 08-23639-RG Doc 10 Filed 11/02/08 Entered 11/03/08 00:03:59 Desc Imaged
B18 (Official Form 18) (12/07) Certificate of Service Page 1 of 3

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 08-23639-RG
Chapter: 7
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amanda L. Allen
1291 Fulton St
Rahway, NJ 07065

Social Security No.:

xxx-xx-1955

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: October 31, 2008

Rosemary Gambardella
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Case 08-23639-RG Doc 10 Filed 11/02/08 Entered 11/03/08 00:03:59 Desc Imaged
Certificate of Service Page 3 of 3

CERTIFICATE OF NOTICE

District/off: 0312-2
Case: 08-23639

User: admin
Form ID: b18

Page 1 of 1
Total Served: 34

Date Rcvd: Oct 31, 2008

The following entities were served by first class mail on Nov 02, 2008.

db +Amanda L. Allen, 1291 Fulton St, Rahway, NJ 07065-3922
smg U.S. Attorney, 970 Broad St., Room 502, Rodney Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235

508929649 +Amsher Coll, 600 Beacon Pkwy We Suite 300, Birmingham, AL 35209-3114
508929650 +Bayview Emergency Associates, 66 W Gilbert St, Tinton Falls, NJ 07701-4947
508929651 +Capehart Scatchard, 8000 Midlantic Dr Ste 300S, Mount Laurel, NJ 08054-1543
508929652 +Cmptnrs/kean College, PO Box 3176, Winston Salem, NC 27102-3176
508929653 +Collection Company Of America, PO Box 329, Norwell, MA 02061-0329
508929654 Computer Credit, Inc., PO Box 5238, Winston Salem, NC 27113-5238
508929655 +Cortiva Institute, Attn: General Revenue Corporation, PO Box 495999, Cincinnati, OH 45249-5999
508929657 EMA Recovery Services, PO Box 3129, Secaucus, NJ 07096-3129
508929656 +Eastern Emergency Physicians, PO Box 4171, Philadelphia, PA 19101-1711
508929658 Equifax, PO Box 740256, Atlanta, GA 30374-0256
508929659 Experian, PO Box 9701, Allen, TX 75013-9701
508929660 +Hogarth Emergency Physicians, PO Box 13039, Philadelphia, PA 19101-3039
508929661 +Kean University, Student Accounting Office, 1000 Morris Ave, Union, NJ 07083-7133
508929662 Michael Harrison, Esquire, 3155 State Route 10 Ste 214, Denville, NJ 07834-3430
508929663 Nco- Medclr, PO Box 41567, Philadelphia, PA 19101
508929664 +Newton Memorial Hospital, PO Box 3129, Secaucus, NJ 07096-3129
508929665 +OSI Collection Services, Inc., PO Box 987, Brookfield, WI 53008-0987
508929674 +RWJUH At Rahway, PO Box 1515, Elizabeth, NJ 07207-1515
508929666 +Radiology Assoc Of NJ, 241 Newton Sparta Rd, Newton, NJ 07860-2806
508929667 Radiology Associates PA, PO Box 828050, Philadelphia, PA 19182-8050
508929668 Raritan Bay Medical Center RHG, PO Box 48071, Newark, NJ 07101-4871
508929669 +Raritan Valley Collection Agency, PO Box 6383, Edison, NJ 08818-6383
508929670 Raritan Valley Collection Agency, PO Box 6555, Edison, NJ 08818-6555
508929671 +Remex Inc, 322 Wall St, Princeton, NJ 08540-1515
508929672 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603
508929673 Robert Wood Johnson Univ Hospital, PO Box 2601, New Brunswick, NJ 08903-2601
508929677 TMobile, PO Box 742596, Cincinnati, OH 45274-2596
508929678 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054)
508929675 +The New York, Susquehanna & West Rail Co, 1 Railroad Ave, Cooperstown, NY 13326-1110
508929676 Tiburon Financial LLC, PO Box 770, Boys Town, NE 68010-0770
508929680 Transunion, PO Box 2000, Crum Lynne, PA 19022-2002

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
508929679 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4518)

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.R.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2008

Signature:

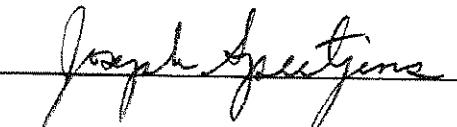


Exhibit D

CCI COMM INC.
239 NEW RD.
SUITE A-322
PARSIPPANY, NJ 07054

Tele: 973-882-1210
Fax: 973-882-1290
Toll Free: 877-891-1166

To: AMANDA ALLEN

1987 LUFBERRY ST

RAHWAY, NJ 07065

[]

Subject: RWJU RAHWAY HOSPITAL

Amount Due: \$650.00

DATE: November 12, 2008

CCI Account #: 210-1593

Client Acct #: 105108850

IN VIEW OF YOUR FAILURE TO MAKE PAYMENT OF YOUR BILL, YOUR ACCOUNT HAS BEEN REFERRED TO US FOR COLLECTION.

Please contact our office at the above telephone number so that we can discuss the account and make the necessary arrangements for payment.

Check or money order should be made payable to CCI for the above client.

Enclosed is our self addressed envelope for your mailing convenience.

Very truly yours,
CCI COMM INC.

Important:

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of the judgement and mail you a copy of such judgement or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

NOTE: INCLUDE YOUR C.C.I. ACCOUNT NUMBER ON CHECK OR MONEY ORDER.

CCI, Inc.

239 New Road, Building A, Suite A322, Parsippany, NJ 07054
Phone: (973) 882-1210 • (877) 891-1166
Fax: (973) 882-1290

I authorize CCI, Inc. to charge my credit card as per instructions below.

Name: _____

Client: _____

CCI A/C #: _____

Date: _____

Address & Zip Code: _____

Type: Visa _____ M/C _____ _____

Cardholder Name: _____

Credit Card #: _____

Expiration Date: _____

Amount: \$ _____

Payment Method: In Full _____ Monthly _____

Authorized Signature: _____

This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

CCI COMM INC.
239 NEW RD.
SUITE A-322
PARSIPPANY, NJ 07054

Tele: 973-882-1210
Fax: 973-882-1290
Toll Free: 877-891-1166

To: AMANDA ALLEN

1987 LUFBERRY ST

RAHWAY, NJ 07065

[]

Subject: RWJU RAHWAY HOSPITAL

Amount Due: \$6,946.00

DATE: November 12, 2008

CCI Account #: 210-1594

Client Acct #: 104828809

IN VIEW OF YOUR FAILURE TO MAKE PAYMENT OF YOUR BILL, YOUR ACCOUNT HAS BEEN REFERRED TO US FOR COLLECTION.

Please contact our office at the above telephone number so that we can discuss the account and make the necessary arrangements for payment.

Check or money order should be made payable to CCI for the above client.

Enclosed is our self addressed envelope for your mailing convenience.

Very truly yours,
CCI COMM INC.

Important:

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of the judgement and mail you a copy of such judgement or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

NOTE: INCLUDE YOUR C.C.I. ACCOUNT NUMBER ON CHECK OR MONEY ORDER.

CCI, Inc.

239 New Road, Building A, Suite A322, Parsippany, NJ 07054
Phone: (973) 882-1210 • (877) 891-1166
Fax: (973) 882-1290

I authorize CCI, Inc. to charge my credit card as per instructions below.

Name: _____

Client: _____

CCI A/C #: _____

Date: _____

Address & Zip Code: _____

Type: Visa _____ M/C _____

Cardholder Name: _____

Credit Card #: _____

Expiration Date: _____

Amount: \$ _____

Payment Method: In Full _____ Monthly _____

Authorized Signature: _____

This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

CCI COMM INC.
239 NEW RD.
SUITE A-322
PARSIPPANY, NJ 07054

Tele: 973-882-1210
Fax: 973-882-1290
Toll Free: 877-891-1166

To: AMANDA ALLEN

1987 LUFBERRY ST

RAHWAY, NJ 07065

[]

Subject: RWJU RAHWAY HOSPITAL

Amount Due: \$394.20

DATE: November 12, 2008

CCI Account #: 210-1602

Client Acct #: 105316291

IN VIEW OF YOUR FAILURE TO MAKE PAYMENT OF YOUR BILL, YOUR ACCOUNT HAS BEEN REFERRED TO US FOR COLLECTION.

Please contact our office at the above telephone number so that we can discuss the account and make the necessary arrangements for payment.

Check or money order should be made payable to CCI for the above client.

Enclosed is our self addressed envelope for your mailing convenience.

Very truly yours,
CCI COMM INC.

Important:

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of the judgement and mail you a copy of such judgement or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

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Name: _____

Client: _____

CCI A/C #: _____

Date: _____

Address & Zip Code: _____

Type: Visa _____ M/C _____

Cardholder Name: _____

Credit Card #: _____

Expiration Date: _____

Amount: \$ _____

Payment Method: In Full _____ Monthly _____

Authorized Signature: _____

This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

Exhibit E

CCI COMM INC.
239 NEW RD.
SUITE A-322
PARSIPPANY, NJ 07054

Tele: 973-882-1210
Fax: 973-882-1290
Toll Free: 877-891-1166

To: AMANDA ALLEN

1291 FULTON ST

RAHWAY, NJ 07065-3922

Date: January 8, 2009

RE: RWJU RAHWAY HOSPITAL
Amount Due: \$6,946.00
CCI Account #: 210-1594
Client Account #: 104828809

MESSAGE: COLLECTION LETTER IGNORED. IMMEDIATE RESPONSE REQUIRED.

Repeated attempts have been made to settle your outstanding debt. Ignoring our calls and attempts to contact you will not make the debt disappear. Every attempt is being made to avoid litigation and additional costs associated with such litigation.

Time and a basis for mutual understanding are of the essence. Therefore, I would appreciate receiving your payment within ten days from the date of this letter. I'm willing to discuss this matter with you, or your attorney, if you prefer. I have a payment plan agreement that might be of help to you. Please call me at 973-882-1210 and let's talk.

IMPORTANT: WE HAVE ATTEMPTED TO COMMUNICATE WITH YOU PREVIOUSLY. UNLESS YOU CONTACT OUR OFFICE IMMEDIATELY OR PAYMENT ARRANGEMENTS ARE AGREED TO, RAHWAY WILL REPORT THIS ACCOUNT TO OUR CREDIT AGENCY WITHOUT FURTHER CORRESPONDENCE.

Very truly yours,

CCI COMM INC.

NOTE: INCLUDE YOUR C.C.I. ACCOUNT NUMBER ON CHECK OR MONEY ORDER.

This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

CCI, Inc.

239 New Road, Building A, Suite A322, Parsippany, NJ 07054
Phone: (973) 882-1210 • (877) 891-1166
Fax: (973) 882-1290

I authorize CCI, Inc. to charge my credit card as per instructions below.

Name: _____

Client: _____

CCI A/C #: _____

Date: _____

Address & Zip Code: _____

Type: Visa _____ M/C _____

Cardholder Name: _____

Credit Card #: _____

Expiration Date: _____

Amount: \$ _____

Payment Method: In Full _____ Monthly _____

Authorized Signature: _____

This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

CCI COMM INC.
239 NEW RD.
SUITE A-322
PARSIPPANY, NJ 07054

Tele: 973-882-1210
Fax: 973-882-1290

Toll Free: 877-891-1166

To: AMANDA ALLEN

1291 FULTON ST

RAHWAY, NJ 07065-3922

Date: January 8, 2009

RE: RWJU RAHWAY HOSPITAL
Amount Due: \$650.00
CCI Account #: 210-1593
Client Account #: 105108850

MESSAGE: COLLECTION LETTER IGNORED. IMMEDIATE RESPONSE REQUIRED.

Repeated attempts have been made to settle your outstanding debt. Ignoring our calls and attempts to contact you will not make the debt disappear. Every attempt is being made to avoid litigation and additional costs associated with such litigation.

Time and a basis for mutual understanding are of the essence. Therefore, I would appreciate receiving your payment within ten days from the date of this letter. I'm willing to discuss this matter with you, or your attorney, if you prefer. I have a payment plan agreement that might be of help to you. Please call me at 973-882-1210 and let's talk.

IMPORTANT: WE HAVE ATTEMPTED TO COMMUNICATE WITH YOU PREVIOUSLY. UNLESS YOU CONTACT OUR OFFICE IMMEDIATELY OR PAYMENT ARRANGEMENTS ARE AGREED TO, RAHWAY WILL REPORT THIS ACCOUNT TO OUR CREDIT AGENCY WITHOUT FURTHER CORRESPONDENCE.

Very truly yours,

CCI COMM INC.

NOTE: INCLUDE YOUR C.C.I. ACCOUNT NUMBER ON CHECK OR MONEY ORDER.

This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

CCI, Inc.

239 New Road, Building A, Suite A322, Parsippany, NJ 07054
Phone: (973) 882-1210 • (877) 891-1166
Fax: (973) 882-1290

I authorize CCI, Inc. to charge my credit card as per instructions below.

Name: _____

Client: _____

CCI A/C #: _____

Date: _____

Address & Zip Code: _____

Type: Visa _____ M/C _____

Cardholder Name: _____

Credit Card #: _____

Expiration Date: _____

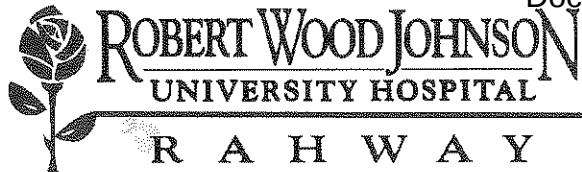
Amount: \$ _____

Payment Method: In Full _____ Monthly _____

Authorized Signature: _____

This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

Exhibit F



AMANDA ALLEN
1987 LUFBERRY ST
RAHWAY, NJ 07065

April 20, 2009

Dear AMANDA ALLEN,

Please be advised that we have changed our collection agency. No payments for debts owed to Robert Wood Johnson University Hospital @ Rahway should be paid to CCI Collection agency located in Parsippany and Union, New Jersey.

All payments should be payable to:

Robert Wood Johnson University Hospital @ Rahway
865 Stone Street
Rahway, New Jersey 07065
Attn: Barbara Bowbliss
Director Patient Accounts

If you have any questions, please contact Barbara Bowbliss at (732)499-6084. Thank you in advance for your cooperation.

A handwritten signature in black ink that appears to read "Peter P. Bihuniak".

Peter Bihuniak
Vice President/Finance